

Rights. Critical thinking exercises, problem-solving activities, and cooperative learning techniques help develop participatory skills necessary for the students to become active, responsible citizens.

The class from Central Academy is currently preparing for their participation in the national competition in Washington, D.C. It is inspiring to see these young people advocate the fundamental ideals and principles of our government, ideas that identify us as a people and bind us together as a nation. It is important for future generations to understand these values and principles which we hold as standards in our endeavor to preserve and realize the promise of our constitutional democracy. I wish these young "constitutional experts" the best of luck at the We the People national finals.

PERSONAL EXPLANATION

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Ms. SCHAKOWSKY. Mr. Speaker, on Wednesday, March 12, 2003, during rollcall vote No. 56 on H.R. 659 I was unavoidably detained. Had I been present, I would have voted "aye."

TRIBUTE TO REVEREND DR. THOMAS J. RITTER

HON. ROBERT A. BRADY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. BRADY of Pennsylvania. Mr. Speaker, I rise to acknowledge Reverend Dr. Thomas J. Ritter, whose contributions to Philadelphia have been multi-faceted and unparalleled.

Beyond being a community activist, builder, and leader, Reverend Ritter has served his congregation with the commitment of a dedicated and loving father for 45 years. Reverend Ritter built the Second Macedonia Baptist Church from a small house with six members to a large worship center with over a thousand members with 27 ministries.

Reverend Ritter's wide scope of dedication to Philadelphia spans more than the religious spectrum. He has been very instrumental in the development of many of Philadelphia's new major business centers. Reverend Ritter served as the first executive director of the Opportunities Industrialization Center, an organization which has assisted over 75 urban communities throughout the United States and the world. Additionally, he sits on the board of directors of the Philadelphia Martin Luther King Association for Nonviolence, chairs Philadelphia's Human Relations Commission, and has established a community-based volunteer self-help organization called "Giving of Self Partnership." The list of charitable endeavors that Reverend Ritter is involved in are innumerable.

It is a privilege to recognize a person whose dedicated leadership has enriched the lives of countless individuals in both my district and the nation. I hope that all of my distinguished colleagues will join me in honoring Reverend Dr. Thomas J. Ritter.

HONORING REVEREND THOMAS BOND

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize the Reverend Thomas Bond for exemplary service to his community. Eighteen years ago, Reverend Bond founded the Wayside Cross Gospel-Rescue Mission in Pueblo, Colorado to serve the area's homeless population. Today, I stand before this body of Congress and this nation to recognize his accomplishments.

With its food, housing, and educational programs, the mission provides a hand up, not a hand-out, for Pueblo's homeless community. In many cases, the mission has helped rebuild lives and reconnect people with families. Reverend Bond provides invaluable assistance to all people, enabling them to overcome the challenges of poverty and lead meaningful lives. He saw a community need and selflessly filled it, donating his time, talent, and energy.

Mr. Speaker, it is a great privilege to recognize Reverend Thomas Bond for his dedication to improving the lives of his fellow citizens. The people of Pueblo are immeasurably enriched by his years of selfless service, and his retirement from work at the mission is a tremendous loss to the southern Colorado community. I wish Reverend Bond well in his retirement.

MAKING MORTGAGE INSURANCE PREMIUMS TAX-DEDUCTIBLE

HON. PAUL RYAN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. RYAN of Wisconsin. Mr. Speaker, today, together with my colleagues on the Ways and Means Committee, Mr. JEFFERSON of Louisiana, Mr. SHAW of Florida, Mr. LEWIS of Georgia, Mr. ENGLISH of Pennsylvania, Mr. TANNER of Tennessee, Mr. FOLEY of Florida, Mr. CANTOR of Virginia, as well as Mr. NEY of Ohio, Mr. GREEN of Wisconsin and Mr. HAYES of North Carolina, Mr. RADANOVICH of California I am introducing legislation that will extend the mortgage interest tax deduction to include mortgage insurance premiums, government and private. This is an important piece of legislation because making mortgage insurance payments tax-deductible will boost homeownership for lower-income, minority and veteran borrowers that typically need mortgage insurance to purchase a home.

It is widely recognized that homeownership helps create stable and safe communities. Thus, the expansion of homeownership has been a longstanding goal of the Federal Government. The Bush Administration announced a goal of 5.5 million new homeowners by the year 2010. To achieve that goal, groups that have typically been unable to purchase homes—young people, low-income, members of minority groups—must be able to participate in the housing market.

Government and private mortgage insurance programs help first-time, low-income and veteran borrowers afford to purchase a home.

The VA, FHA, RHA and PMI programs allow buyers to make a down payment of 3 percent or less of the appraised value. Mortgage insurance is a critical factor in allowing middle-income families and minorities to become homeowners. In Wisconsin, approximately 149,000 families held mortgages with either FHA or private mortgage insurance at the end of 2002. Insured mortgages covered nearly 18 percent of home loans originated in Wisconsin in 2001. Insurance, however, covered about 30 percent of the mortgage loans made to Hispanic borrowers in Wisconsin and 28 percent of the loans made to African American borrowers.

In 2001, nationwide, mortgage insurance covered 57 percent of mortgage purchase loans made to African American and Hispanic borrowers and 54 percent of the loans to borrowers with incomes below the median income. The people who use mortgage insurance are policemen, firemen, teachers, and veterans who live in every community throughout the country. Twelve million American families presently use mortgage insurance.

Presently these borrowers cannot deduct the cost of their mortgage insurance payments for Federal tax purposes. If mortgage insurance payments were made deductible, the cost of homeownership would be further reduced for these borrowers, enabling new buyers to get into a home that they might not have been able to afford or to purchase a more valuable home. It is estimated that 300,000 more homeowners per year would result from making these payments tax-deductible.

Extending the tax deduction for home mortgage interest payments to mortgage insurance payments will significantly contribute to making the American dream of owning a home come true for many more of our citizens. Mr. Speaker, I urge my colleagues to support this important legislation and join me in working towards its enactment this year.

CYPRUS TALKS

HON. SHELLEY BERKLEY

OF NEVADA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Ms. BERKLEY. Mr. Speaker, last week the world witnessed a tragic setback in the search for a peaceful settlement on the Island of Cyprus. Nearly 30 years after Turkish troops invaded and occupied approximately one-third of the territory of Cyprus, the United Nations' efforts to achieve a negotiated solution appeared to have a real chance for success. U.N. Secretary-General Kofi Annan convened the leaders of the Greek Cypriot and Turkish Cypriot communities to a meeting at the Hague last week, and asked them to agree to hold a democratic vote on the U.N.'s plan to establish a bi-communal federation. The President of the Republic of Cyprus, Tassos Papadopoulos, speaking for the Greek Cypriot community, agreed to the referendum, despite reservations with the details of the plan. Unfortunately, Mr. Rauf Denkash, the Turkish Cypriot leader, rejected it, out-of-hand.

Mr. Denkash's veto of the U.N. peace plan was not only a rejection of the efforts of the world organization, and the interests of its member states, but most importantly, in direct

contradiction with the interests of the Turkish Cypriots themselves. This community has recognized that they have the most to gain from reunification, and have strongly supported the U.N. plan, as demonstrated by unprecedented popular expressions of support from within the community. Mr. Denktash has thwarted the will of the people he purports to represent.

The reunification of Cyprus would help to enhance the local and regional stability of this island nation located a little more than a 100 miles from Israel, Lebanon and Syria, to the benefit of all of Cyprus, Turkey, Greece, the U.S., E.U. and the whole world body. Reunification would be a great boon economically to the Turkish Cypriots, as the Greek Cypriot community is about to join the E.U. and command the many political and economic advantages of membership in that community. A settlement would have allowed the Turkish Cypriots to join in those benefits. Failure has condemned them to suffer without.

If the civilian and military leaders in Ankara were serious about achieving a negotiated settlement on Cyprus, they could clearly prevail upon Mr. Denktash to deal in good faith. By doing so, Turkey would not only be helping the Turkish Cypriots, but would be acting in its own self-interest, as Turkey's own bid for E.U. membership hinges to a significant degree on its playing a constructive role in ending the division of Cyprus. On March 4th of this year, the E.U. warned Turkey that "if Cyprus settlement efforts failed, the E.U. would find it very difficult to start accession talks with Turkey" since Turkey would find itself in the untenable position of not only failing to recognize a member of the E.U.—Turkey still does not recognize the Republic of Cyprus—but also occupying militarily part of E.U. territory.

As in any process of negotiations, both sides have to give up something. The Greek Cypriot side has, over the years, made one concession after another in the search for peace. The most recent plan put forward by Secretary General Annan forced the Government of the Republic of Cyprus to make many difficult decisions. Still, at the end of the day, President Papadopoulos—who was just recently elected in free and fair elections—was willing to put the Plan before the people in a democratic manner.

On the other hand, Mr. Denktash, who has been in power for three decades, was unwilling to concede on his demand for two separate states—a goal completely contrary to the reunification favored by the people of Cyprus and the entire world community. Mr. Denktash is apparently afraid of what his own people would say when given a chance to express their views at the ballot box.

This latest setback need not be a fatal one for the peace process of Cyprus. President Papadopoulos has left the door wide open to resuming the process of negotiations. After the Hague meeting, President Papadopoulos said that the Greek Cypriot side will "continue the efforts for reaching a solution to the Cyprus question both before and after Cyprus joins the E.U." Furthermore, on his return from the Hague to Cyprus, Mr. Papadopoulos pledged one more time to "continue the efforts for a Cyprus settlement that would properly serve the interests of both Cyprus communities, Greek Cypriots and Turkish Cypriots," adding that there "are no last chances" for a Cyprus solution.

Our State Department has been clear in expressing its disappointment over Mr.

Denktash's rejection of the U.N. referendum proposal, and in voicing hope that the process can resume. But now it's time for our government to put the necessary pressure on Mr. Denktash and the government of Turkey to negotiate in good faith and agree to a referendum. Continued obstructionism by Mr. Denktash should trigger coordinated U.N. sanctions against the Turkish Cypriot leader. The new government of Turkey must recognize its share of responsibility in the current stalemate, and show leadership in guiding Mr. Denktash back to the path of peace. If Turkey refuses to accept that responsibility, and Mr. Denktash continues his intransigence, the government of the U.S. must consider those policy prescriptions, of the highest orders, to bring the parties back to the table. The peace of the region, and the well-being of the Cypriot people, are too important to allow Mr. Denktash to destroy all our hopes for peace.

INTRODUCTION OF THE MEDICARE MENTAL HEALTH MODERNIZATION ACT OF 2003

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 18, 2003

Mr. STARK. Mr. Speaker, I rise with a group of colleagues to introduce the Medicare Mental Health Modernization Act of 2003. Medicare's mental health coverage is woefully inadequate. Instead of the standard 20 percent coinsurance payment required by beneficiaries, mental health services require a 50 percent co-payment, limited community-based treatments are covered, and there is a cap on mental health hospitalization days. The bill we are introducing today eliminates this blatant mental health discrimination from Medicare and modernizes the Medicare mental health benefit to meet today's standards of care.

In the past, the late Senator Paul Wellstone championed this effort in the U.S. Senate. This year, Senator JON CORZINE has stepped forward to introduce the companion legislation in the Senate. I want to thank Senator CORZINE for his commendable efforts on behalf of this important legislation.

One in five members of our senior population display mental difficulties that are not part of the normal aging process. In primary care settings, over a third of senior citizens demonstrate symptoms of depression and impaired social functioning. Older adults also have the highest rate of suicide of any segment of our population. Furthermore, mental illness is the single largest diagnostic category for Medicare beneficiaries on disability. There is a critical need for effective and accessible mental health care for the Medicare population. Unfortunately, the current structure of Medicare mental health benefits is inadequate and presents multiple barriers to treatment access. This bill addresses these problems.

The Medicare Mental Health Modernization Act is a straightforward bill that improves Medicare's mental health benefits as follows:

It reduces the discriminatory co-payment for outpatient mental health services from 50 to the 20 percent level charged for most other Part B medical services.

It eliminates the arbitrary 190-day lifetime cap on inpatient services in psychiatric hospitals.

It improves beneficiary access to mental health services by including within Medicare a number of community-based residential and intensive outpatient mental health services that characterize today's state-of-the-art clinical practices. The mental health field has undergone many advances over the past several decades. Effective, research-validated interventions have been developed for many of these mental conditions that affect stricken beneficiaries. Most mental conditions no longer require long-term hospitalizations, and can be effectively treated in less restrictive community settings. This bill recognizes these advances in clinical treatment practices and adjusts Medicare's mental health coverage to account for them.

It further improves access to needed mental health services by addressing the shortage of qualified mental health professionals serving older and disabled Americans in rural and other medically underserved areas by allowing state licensed marriage and family therapists and mental health counselors to provide Medicare-covered services. Similarly, it corrects a legislative oversight that will facilitate the provision of mental health services by clinical social workers within skilled nursing facilities.

It requires the Secretary of Health and Human Services to conduct a study to examine whether the Medicare criteria to cover therapeutic services to beneficiaries with Alzheimer's and related cognitive disorders discriminates by being too restrictive.

The push for mental health parity is ongoing. We've made important strides forward for the under-65 population. Twenty-three states have already enacted full mental health parity and the Federal Employees Health Benefits Plan was improved in 2001 to assure that all federal employees are provided mental health parity. Last April, President Bush called for Congress to enact legislation to provide equivalence for private sector health insurance coverage of mental and physical conditions (though he has yet to endorse any legislation to achieve that goal). This year, legislation to enact real mental health parity for those with private health insurance already has the bipartisan support of 180 members in the House and 43 U.S. Senators. I fully support these efforts as well.

What has been too-often missing from this overall mental health parity debate is the fact that the Medicare program continues to fail to meet the mental health needs of America's seniors and those with disabilities. That's why we've introduced the Medicare Mental Health Modernization Act. That's also why this bill has received support from numerous mental health advocacy and provider organizations including: the National Mental Health Association, the American Association of Geriatric Psychiatry, the American Association of Marriage and Family Therapists, the American Counseling Association, the American Mental Health Counselors Association, the American Psychological Association, the National Association of County Mental Health Directors and the National Association of Social Workers.

When Medicare was created in 1965, mental health treatment was very different than it is today. Over the years, Congress has updated Medicare's benefits as the practice of medicine has changed. It is past time for us to take this action with regard to Medicare's currently inadequate mental health benefits. The Medicare Mental Health Modernization Act of